



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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[RENASANT CORPORATION](#)

BHC Name

City/State [TUPELO, MS](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [15,622,571](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[RENASANT CORPORATION](#)
[209 TROY STREET](#)
[TUPELO, MS 38804](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	15,203,691			13,450,909			14,486,237			12,873,087			11,113,704																	
Net income (\$000)	57,908			2,008			83,651			167,596			146,920																	
Number of BHCs in peer group	133			123			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.93	2.67	68	3.22	2.94	66	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83															
+ Non-interest income	2.15	1.13	88	1.12	1.12	56	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57															
- Overhead expense	3.11	2.28	88	3.42	2.68	83	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76															
- Provision for credit losses	0	-0.12	65	0.78	0.88	50	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26															
+ Securities gains (losses)	0.04	0.01	86	0	0.03	25	0	0.02	28	0	0.01	58	0	0	39															
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	2.01	1.78	68	0.13	0.64	19	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68															
Net operating income	1.52	1.36	66	0.06	0.48	17	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57															
Net income	1.52	1.35	67	0.06	0.48	17	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57															
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.69	3.18	82	4.54	4.09	76	4	3.55	77	4.98	4.41	84	4.85	4.24	84															
Interest expense	0.36	0.29	71	0.81	0.85	51	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36															
Net interest income (tax equivalent)	3.33	2.88	74	3.73	3.24	73	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.11	0.16	47	0.03	0.27	16	0.04	0.27	11	0.04	0.21	19	0.05	0.22	22															
Earnings coverage of net loan and lease losses (X)	24.61	25.70	66	35.92	17.23	81	49.01	22.91	86	56.91	24.40	88	48.93	21.75	87															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.62	1.49	67	1.23	1.32	46	1.61	1.58	61	0.54	0.83	23	0.54	0.90	20															
Allowance for loan and lease losses / Total loans and leases	1.55	1.47	65	1.18	1.30	43	1.55	1.55	55	0.52	0.81	23	0.52	0.89	20															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.53	0.70	39	0.48	0.63	37	0.51	0.71	37	0.36	0.57	29	0.29	0.61	14															
30–89 days past due loans and leases / Total loans and leases	0.19	0.33	38	0.45	0.52	46	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48															
Liquidity and Funding																														
Net noncore funding dependence	-4.36	-0.51	41	9.15	14.37	33	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18															
Net short-term noncore funding dependence	-6.33	-6.88	49	6.35	4.94	53	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33															
Net loans and leases / Total assets	70.52	60.99	80	72.64	64.23	73	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75															
Capitalization																														
Tier 1 leverage ratio	9.49	9.15	63	9.90	9.43	68	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65															
Holding company equity capital / Total assets	13.91	10.72	89	14.90	11.64	86	14.29	11.16	89	15.86	12.43	87	15.80	12.22	86															
Total equity capital (including minority interest) / Total assets	13.91	10.85	89	14.90	11.80	86	14.29	11.29	89	15.86	12.57	86	15.80	12.27	85															
Common equity tier 1 capital / Total risk-weighted assets	11.05	12.57	28	10.63	11.64	32	10.93	12.38	30	11.12	12.17	32	11.05	12.12	38															
Net loans and leases / Equity capital (X)	5.07	5.73	38	4.88	5.59	37	5.24	5.58	44	4.68	5.21	38	4.62	5.29	31															
Cash dividends / Net income	21.70	23.13	43	625.25	81.34	98	59.93	42.30	75	30.37	33.12	47	29.69	27.31	50															
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	12.39	16.49	46	8.07	11.31	47	11.41	16.68	36	3.60	9.26	34	31.59	7	92															
Equity capital	4.98	9.13	38	-0.88	5.70	22	0.33	6.99	18	4	10.49	30	34.91	7.89	92															
Net loans and leases	9.10	7.22	64	7.92	9.91	56	12.25	9.07	69	5.40	9.10	46	22.95	7.89	90															
Noncore funding	-64.13	-25.09	5	97.70	16.35	95	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.52	41	0.48	0.88	76	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	9.41	11.33	54	5.50	12.46	45	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52															
Equity investment in subsidiaries / Equity capital	107.94	102.85	78	108.88	103.91	78	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81															
Cash from ops + noncash items + op expense / Op expense + dividends	97.73	98.58	45	250.57	176.81	75	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	114,220	119,727	462,935	498,470	426,069	-4.60	65.64
Income from lease financing receivables.....	785	879	3,497	2,866	2,305	-10.69	178.37
Fully taxable income on loans and leases.....	114,796	120,504	465,906	501,076	427,994	-4.74	65.85
Tax-exempt income on loans and leases.....	209	102	526	260	380	104.90	895.24
Estimated tax benefit on income on loans and leases.....	181	112	532	287	328	61.09	1135.72
Income on loans and leases (tax equivalent).....	115,186	120,718	466,964	501,623	428,702	-4.58	66.33
Investment interest income (tax equivalent).....	8,007	10,357	36,864	41,372	35,964	-22.69	-7.68
Interest on balances due from depository institutions.....	183	811	1,189	5,892	3,076	-77.44	154.17
Interest income on other earning assets.....	2	1	0	22	13	100.00	-83.33
Total interest income (tax equivalent).....	123,378	131,887	505,017	548,909	467,755	-6.45	58.16
Interest on time deposits of \$250K or more	1,155	2,424	8,150	10,017	6,348	-52.35	
Interest on time deposits < \$250K.....	3,025	6,565	21,113	29,729	18,866	-53.92	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,099	9,505	24,753	42,249	24,546	-56.88	186.84
Interest on other borrowings and trading liabilities.....	1,186	3,492	9,604	8,477	10,030	-66.04	-47.17
Interest on subordinated debt and mandatory convertible securities	2,649	1,585	7,715	8,451	5,539	67.13	
Total interest expense.....	12,114	23,571	71,335	98,923	65,329	-48.61	95.23
Net interest income (tax equivalent).....	111,264	108,316	433,682	449,986	402,426	2.72	54.96
Non-interest income.....	81,766	37,664	242,766	150,858	141,012	117.09	147.48
Adjusted operating income (tax equivalent)	193,030	145,980	676,448	600,844	543,438	32.23	84.11
Overhead expense.....	118,021	115,135	479,268	372,126	342,064	2.51	69.86
Provision for credit losses.....	0	26,350	86,850	7,050	6,810		-100.00
Securities gains (losses)	1,357	0	46	348	-16		
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	76,366	4,495	110,376	222,016	194,548	1598.91	128.01
Applicable income taxes	16,842	773	19,840	48,091	41,727	2078.78	60.00
Tax equivalent adjustments	1,616	1,714	6,885	6,329	5,901	-5.72	-7.71
Applicable income taxes (tax equivalent).....	18,458	2,487	26,725	54,420	47,628	642.18	50.35
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	57,908	2,008	83,651	167,596	146,920	2783.86	172.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	57,908	2,008	83,651	167,596	146,920	2783.86	172.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	57,908	2,008	83,651	167,596	146,920	2783.86	172.94
Investment securities income (tax equivalent).....	8,007	10,357	36,864	41,372	35,964	-22.69	-7.68
US Treasury and agency securities (excluding mortgage-backed securities)	16	25	104	1,300	735	-36.00	-97.32
Mortgage-backed securities	4,218	6,900	21,367	27,112	21,755	-38.87	21.07
All other securities	3,773	3,432	15,393	12,960	13,474	9.95	-17.84
Cash dividends declared.....	12,564	12,555	50,134	50,901	43,614	0.07	82.30
Common	12,564	12,555	50,134	50,901	43,614	0.07	82.30
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.25	2.96	68	3.92	3.72	67	3.49	3.27	66	4.26	4	69	4.21	3.87	71
Less: Interest expense	0.32	0.27	67	0.70	0.78	46	0.49	0.48	60	0.77	0.98	35	0.59	0.79	33
Equals: Net interest income (tax equivalent)	2.93	2.67	68	3.22	2.94	66	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83
Plus: Non-interest income	2.15	1.13	88	1.12	1.12	56	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57
Equals: adjusted operating income (tax equivalent)	5.08	3.87	87	4.34	4.12	66	4.67	4.04	80	4.67	4.41	66	4.89	4.46	75
Less: Overhead expense	3.11	2.28	88	3.42	2.68	83	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76
Less: Provision for credit losses	0	-0.12	65	0.78	0.88	50	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.04	0.01	86	0	0.03	26	0	0.02	31	0	0.01	58	0	0	36
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.01	1.78	68	0.13	0.64	19	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68
Less: Applicable income taxes (tax equivalent)	0.49	0.40	75	0.07	0.16	27	0.18	0.23	35	0.42	0.36	70	0.43	0.33	80
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.52	1.36	66	0.06	0.48	17	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.52	1.35	67	0.06	0.48	17	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57
Memo: Net income (last four quarters)	0.94	1.07	34	0.95	0.98	34	0.58	0.82	24	1.30	1.19	59	1.32	1.24	57
Net income—BHC and noncontrolling (minority) interest	1.52	1.37	67	0.06	0.49	17	0.58	0.83	24	1.30	1.20	60	1.32	1.25	56
Margin Analysis															
Average earning assets / Average assets	87.86	93.08	3	86.31	91.24	5	87.12	92.32	5	85.66	91.05	6	86.87	91.48	8
Average interest-bearing funds / Average assets	59.04	62.97	35	64.97	66.92	41	60.56	64.06	34	64.53	65.57	46	66.34	65.56	58
Interest income (tax equivalent) / Average earning assets	3.69	3.18	82	4.54	4.09	76	4	3.55	77	4.98	4.41	84	4.85	4.24	84
Interest expense / Average earning assets	0.36	0.29	71	0.81	0.85	51	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36
Net interest income (tax equivalent) / Average earning assets	3.33	2.88	74	3.73	3.24	73	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84
Yield or Cost															
Total loans and leases (tax equivalent)	4.11	4.05	60	4.82	4.74	58	4.26	4.27	54	5.27	5.09	67	5.08	4.95	69
Interest-bearing bank balances	0.10	0.10	43	1.03	1.16	48	0.35	0.27	75	2.06	2.04	46	1.73	1.64	59
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44			2.17	
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	3.65	3.15	82	4.49	4.05	75	3.95	3.51	77	4.92	4.36	83	4.78	4.20	84
Investment securities (tax equivalent)	2.33	1.84	81	3.20	2.60	89	2.88	2.25	89	3.32	2.76	87	3.39	2.68	91
US Treasury and agency securities (excluding mortgage-backed securities)	0.73	1.30	24	0.59	2.31	6	0.67	1.75	8	10.96	2.32	98	3.68	2.05	97
Mortgage-backed securities	1.46	1.60	40	2.70	2.49	74	2.21	2.05	62	2.65	2.61	57	2.47	2.50	48
All other securities	4.32	2.93	84	4.81	3.62	85	5.06	3.24	90	5.96	4.06	89	5.76	4.20	86
Interest-bearing deposits	0.39	0.26	76	0.96	0.90	60	0.68	0.53	70	1.06	1.10	52	0.72	0.81	45
Time deposits of \$250K or more	1.19	0.82	80	1.77	1.83	39	1.65	1.42	70	1.78	1.96	33	1.39	1.44	42
Time deposits < \$250K	0.96	0.78	69	1.66	1.69	47	1.45	1.36	57	1.70	1.82	37	1.18	1.29	40
Other domestic deposits	0.24	0.17	74	0.68	0.71	50	0.41	0.36	66	0.77	0.93	41	0.50	0.67	38
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.35	0.18	87	0.27	1.14	6	0.58	0.62	61	0.15	1.86	6	0.18	1.51	5
Other borrowed funds and trading liabilities	0.05	1.38	10	1.45	1.90	26	0.94	1.50	25	2.34	2.38	49	2.34	2.28	56
All interest-bearing funds	0.54	0.42	70	1.08	1.15	52	0.81	0.74	62	1.19	1.49	30	0.89	1.19	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		81,766		37,664		242,766		150,858		141,012		
Fiduciary activities income		2,062		1,622		6,873		5,805		5,042		
Service charges on deposit accounts - domestic		7,675		8,798		30,087		34,860		33,686		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		2,730		2,380		9,631		8,628		8,498		
Insurance activities revenue.....		3,243		2,884		9,924		9,747		9,422		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		14,577		-9,189		-18,336		1,509		4,596		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		37,605		22,140		159,182		45,226		38,337		
Other non-interest income.....		13,874		9,029		45,405		45,083		41,431		
Total overhead expenses		118,021		115,135		479,268		372,126		342,064		
Personnel expense.....		78,696		73,189		302,388		250,784		214,294		
Net occupancy expense.....		11,903		13,184		50,278		46,970		38,660		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		1,598		1,895		7,121		8,105		7,179		
Other operating expenses.....		25,824		26,867		119,481		66,267		81,931		
Fee income on mutual funds and annuities.....		2,730		2,379		9,630		8,627		8,499		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		83,032		72,222		69,564		103,524		0		
Number of equivalent employees		2,500		2,535		2,524		2,527		2,359		
Average personnel expense per employee.....		31.48		28.87		119.81		99.24		90.84		
Average assets per employee.....		6,081.48		5,306.08		5,739.40		5,094.22		4,711.19		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	3.34	2.10	71	6.32	2.64	81	3.97	2.02	78	5.72	2.72	80
Overhead expenses / Net Interest Income + non-interest income	61.66	59.31	61	79.81	63.90	89	71.58	62.28	82	62.59	61.29	60
Percent of Average Assets												
Total overhead expense	3.11	2.28	88	3.42	2.68	83	3.31	2.57	81	2.89	2.69	65
Personnel expense.....	2.07	1.28	94	2.18	1.36	96	2.09	1.30	93	1.95	1.41	88
Net occupancy expense.....	0.31	0.24	76	0.39	0.27	87	0.35	0.26	82	0.36	0.28	80
Other operating expenses.....	0.72	0.73	61	0.86	0.98	50	0.87	0.94	62	0.58	0.97	13
Overhead less non-interest income	0.95	1.10	34	2.30	1.47	87	1.63	1.25	78	1.72	1.32	76
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	61.14	58.69	61	78.87	63.38	89	70.85	61.82	82	61.93	60.64	60
Personnel expense.....	40.77	33.28	88	50.14	33.17	96	44.70	32.36	96	41.74	32.39	92
Net occupancy expense.....	6.17	6.42	47	9.03	6.75	83	7.43	6.58	65	7.82	6.52	74
Other operating expenses.....	14.21	18.45	21	19.70	22.88	46	18.72	22.28	41	12.38	21.20	3
Total non-interest income	42.36	28.42	82	25.80	26.40	54	35.89	28.83	68	25.11	29.23	50
Fiduciary activities income	1.07	2.15	43	1.11	2.03	43	1.02	2.09	43	0.97	1.97	43
Service charges on domestic deposit accounts	3.98	3.21	65	6.03	3.92	80	4.45	3.27	69	5.80	3.88	76
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	1.41	2.51	49	1.63	2.81	50	1.42	2.46	50	1.44	3.54	48
Insurance activities revenue.....	1.68	0.38	85	1.98	0.40	87	1.47	0.41	83	1.62	0.47	85
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42
Net servicing fees	7.55	0.99	93	-6.29	-0.41	8	-2.71	0.01	5	0.25	0.28	64
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	19.48	3.74	96	15.17	1.88	95	23.53	3.92	95	7.53	1.86	94
Other non-interest income.....	7.19	8.65	50	6.19	9.85	36	6.71	9.65	39	7.50	10.04	41
Overhead less non-interest income	18.78	29.66	21	53.07	36.23	85	34.96	31.93	53	36.83	31.06	60
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.05	21.04	59	17.20	17.54	41	17.97	18.63	39	21.66	20.56	58
Applicable income tax + TE / Pretax net operating income + TE	24.17	22.74	69	55.33	22.86	97	24.21	21.18	75	24.51	23.23	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2021

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	8,693,008	8,391,701	8,529,035	8,255,633	7,807,368	3.59	71.77	
Commercial and industrial loans	2,199,646	1,385,231	2,497,212	1,333,903	1,269,386	58.79	244.35	
Loans to individuals	172,859	317,218	209,537	302,430	329,411	-45.51	52.59	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	8,565	10,191	9,471	11,802	12,687	-15.96	-23.07	
Other loans and leases	116,332	113,833	106,163	104,142	75,704	2.20	147.74	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	11,190,410	10,218,174	11,351,418	10,007,910	9,494,556	9.51	90.60	
Less: Allowance for loan and lease losses	173,106	120,185	176,144	52,162	49,026	44.03	303.90	
Net loans and leases	11,017,304	10,097,989	11,175,274	9,955,748	9,445,530	9.10	89.03	
Debt securities that reprice or mature in over 1 year	1,510,260	1,316,882	1,312,281	1,251,903	1,183,547	14.68	43.89	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	12,527,564	11,414,871	12,487,555	11,207,651	10,629,077	9.75	82.05	
Interest-bearing bank balances	1,054,924	403,189	456,831	223,865	370,596	161.65	1359.82	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	25,781	42,247	31,176	38,710	67,230	-38.98	-32.78	
Trading assets	0	0	0	0	0			
Total earning assets	13,608,269	11,860,307	12,975,562	11,470,226	11,066,903	14.74	94.34	
Non-interest-bearing cash and due from depository institutions	206,992	234,583	176,372	191,065	198,515	-11.76	41.56	
Premises, fixed assets, and leases	300,917	306,720	300,496	309,697	209,168	-1.89	78.12	
Other real estate owned	5,971	8,671	5,972	8,010	11,040	-31.14	-82.03	
Investment in unconsolidated subsidiaries	3,591	3,591	3,591	3,591	3,591	0.00	12.64	
Intangible and other assets	1,496,831	1,486,678	1,467,619	1,418,029	1,445,661	0.68	88.92	
Total assets	15,622,571	13,900,550	14,929,612	13,400,618	12,934,878	12.39	91.78	
Quarterly average assets	15,203,691	13,450,909	14,859,854	13,142,319	12,738,231	13.03	91.05	
Average loans and leases (YTD)	11,209,388	10,024,114	10,952,423	9,526,271	8,446,849	11.82	96.68	
Memoranda								
Loans held-for-sale	502,002	448,797	417,771	318,272	411,427	11.86	68.25	
Loans not held-for-sale	10,688,408	9,769,377	10,933,647	9,689,638	9,083,129	9.41	91.80	
Real estate loans secured by 1–4 family	3,059,152	3,118,424	2,978,247	3,008,860	2,871,471	-1.90	52.92	
Commercial real estate loans	5,569,851	5,193,284	5,482,195	5,165,239	4,840,646	7.25	86.22	
Construction and land development	1,221,217	1,125,337	1,145,516	1,158,596	1,062,777	8.52	89.92	
Multifamily	380,990	377,281	404,953	335,890	247,609	0.98	114.60	
Nonfarm nonresidential	3,967,644	3,690,666	3,931,726	3,670,753	3,530,260	7.50	82.80	
Real estate loans secured by farmland	64,004	79,993	68,593	81,534	95,251	-19.99	-7.84	
Total investment securities	1,536,041	1,359,129	1,343,457	1,290,613	1,250,777	13.02	39.41	
U.S. Treasury securities	3,050	7,671	7,079	499	0	-60.24		
US agency securities (excluding mortgage-backed securities)	5,981	9,636	7,387	11,024	12,911	-37.93	-94.94	
Municipal securities	328,791	261,496	305,186	223,131	203,269	25.73	-7.35	
Mortgage-backed securities	1,169,698	1,055,095	986,441	1,032,256	1,015,159	10.86	92.97	
Asset-backed securities	0	8,604	9,012	9,986	10,633	-100.00	-100.00	
Other debt securities	28,521	16,627	28,352	13,717	8,805	71.53		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Available-for-sale securities	1,536,041	1,359,129	1,343,457	1,290,613	1,250,777	13.02	135.07	
U.S. Treasury securities	3,050	7,671	7,079	499	0	-60.24		
US agency securities (excluding mortgage-backed securities)	5,981	9,636	7,387	11,024	12,911	-37.93	-75.73	
Municipal securities	328,791	261,496	305,186	223,131	203,269	25.73		
Mortgage-backed securities	1,169,698	1,055,095	986,441	1,032,256	1,015,159	10.86	92.97	
Asset-backed securities	0	8,604	9,012	9,986	10,633	-100.00	-100.00	
Other debt securities	28,521	16,627	28,352	13,717	8,805	71.53		
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	20,083	36,131	41,484	13,742	-13,752	-44.42	377.37	
Available-for-sale securities appreciation (depreciation)	0	5,681	0	0	0	-100.00	-100.00	
Structured notes, fair value	633,088	538,563	614,610	444,603	637,608	17.55	-14.90	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,135,360	2,642,059	3,685,048	2,551,770	2,318,706	56.52	198.69
NOW, ATS and transaction accounts	528,619	487,484	618,962	431,440	335,566	8.44	216.00
Time deposits less brokered deposits < \$250K	1,233,391	1,552,227	1,288,126	1,597,031	1,708,740	-20.54	
MMDA and other savings accounts	6,469,279	5,195,810	6,059,183	5,069,324	5,111,502	24.51	91.24
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,366,649	9,877,580	11,651,319	9,649,565	9,474,514	25.20	118.44
Time deposits of \$250K or more	370,259	534,846	407,762	558,468	515,351	-30.77	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	12,154	23,037	21,340	9,091	7,706	-47.24	-97.07
Secured federal funds purchased	0	0	10,393	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	89	780,001	100	480,004	381,811	-99.99	1.14
Other borrowings w/remaining maturity over 1 year	152,036	152,293	152,067	152,334	4,932	-0.17	191.84
Brokered deposits < \$250K	0	0	0	5,135	138,692		
Noncore funding	534,538	1,490,177	581,269	1,205,032	1,048,492	-64.13	-56.77
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	315,536	224,300	323,012	224,170	256,875	40.68	231.33
Other liabilities	232,147	237,981	241,279	196,162	111,084	-2.45	132.14
Total liabilities	13,448,870	11,830,038	12,796,879	11,274,929	10,890,965	13.68	89.61
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	296,483	296,483	296,483	296,483	296,483	0.00	43.60
Common surplus	1,294,911	1,291,439	1,296,963	1,294,276	1,288,911	0.27	121.44
Retained earnings	661,117	571,709	615,773	617,355	500,660	15.64	127.45
Accumulated other comprehensive income	20,139	14,501	25,068	764	-17,896	38.88	
Other equity capital components	-98,949	-103,620	-101,554	-83,189	-24,245		
Total holding company equity capital	2,173,701	2,070,512	2,132,733	2,125,689	2,043,913	4.98	106.39
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,173,701	2,070,512	2,132,733	2,125,689	2,043,913	4.98	106.39
Total liabilities and capital	15,622,571	13,900,550	14,929,612	13,400,618	12,934,878	12.39	91.78
Memoranda							
Non-interest-bearing deposits	4,135,360	2,642,059	3,685,048	2,551,770	2,318,706	56.52	198.69
Interest-bearing deposits	8,601,548	7,770,367	8,374,033	7,661,398	7,809,851	10.70	70.43
Total deposits	12,736,908	10,412,426	12,059,081	10,213,168	10,128,557	22.32	98.04
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,132,733	2,125,689	2,125,689	2,043,913	1,514,983		
Accounting restatements	0	-35,099	-35,099	0	0		
Net income	57,908	2,008	83,651	167,596	146,920		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-2,052	-2,837	2,687	5,365	2,829		
Sale of treasury stock	2,605	4,138	6,204	4,000	2,723		
Less: Purchase of treasury stock	0	24,569	24,569	62,944	7,062		
Changes incident to business combinations	0	0	0	0	434,519		
Less: Dividends declared	12,564	12,555	50,134	50,901	43,614		
Change in other comprehensive income	-4,929	13,737	24,304	18,660	-7,385		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,173,701	2,070,512	2,132,733	2,125,689	2,043,913		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	55.64	36.10	89	60.37	38.37	90	57.13	36.22	90	61.61	37.78	92	60.36	37.19	92
Commercial and industrial loans	14.08	13.88	53	9.97	12.73	37	16.73	13.52	65	9.95	12.02	41	9.81	12.85	42
Loans to individuals	1.11	3.42	46	2.28	3.84	53	1.40	3.40	48	2.26	4.20	51	2.55	4.31	53
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.05	0.19	52	0.07	0.20	59	0.06	0.19	58	0.09	0.24	61	0.10	0.30	62
Other loans and leases.....	0.74	4.29	14	0.82	4.96	12	0.71	4.63	13	0.78	5.01	9	0.59	5	8
Net loans and leases.....	70.52	60.99	80	72.64	64.23	73	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75
Debt securities over 1 year.....	9.67	16.70	20	9.47	14.63	21	8.79	15.55	19	9.34	14.60	18	9.15	14.63	20
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	80.19	78.43	47	82.12	80.12	41	83.64	78.16	68	83.64	79.65	49	82.17	79.97	36
Interest-bearing bank balances	6.75	9.08	36	2.90	4.14	45	3.06	7.51	21	1.67	3.06	44	2.87	3.04	58
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.17	1.59	14	0.30	1.72	20	0.21	1.68	15	0.29	1.91	21	0.52	1.96	27
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	87.11	91.48	7	85.32	89.78	8	86.91	91.05	9	85.59	89.53	11	85.56	89.74	9
Non-interest cash and due from depository institutions.....	1.32	1	78	1.69	1.12	86	1.18	1.07	55	1.43	1.14	74	1.53	1.21	76
Other real estate owned.....	0.04	0.02	80	0.06	0.03	81	0.04	0.02	77	0.06	0.03	79	0.09	0.04	84
All other assets.....	11.57	7.44	91	12.99	9.05	90	11.91	7.82	90	12.98	9.27	86	12.91	8.98	88
Memoranda															
Short-term investments	6.92	11.92	29	3.20	7.73	32	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43
U.S. Treasury securities.....	0.02	0.98	37	0.06	0.86	42	0.05	0.84	46	0	1.03	29	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.04	0.73	28	0.07	0.51	37	0.05	0.63	30	0.08	0.54	42	0.10	0.69	36
Municipal securities	2.10	1.77	62	1.88	1.44	66	2.04	1.69	63	1.67	1.34	67	1.57	1.62	60
Mortgage-backed securities	7.49	12.38	27	7.59	11.43	28	6.61	11.75	24	7.70	11.44	29	7.85	11.13	28
Asset-backed securities	0	0.35	25	0.06	0.27	63	0.06	0.32	61	0.07	0.28	64	0.08	0.33	65
Other debt securities	0.18	0.46	49	0.12	0.39	53	0.19	0.42	51	0.10	0.39	51	0.07	0.41	49
Loans held-for-sale.....	3.21	0.46	96	3.23	0.40	95	2.80	0.52	95	2.38	0.39	95	3.18	0.30	95
Loans held for investment	68.42	61.15	73	70.28	64.43	63	73.23	61.72	82	72.31	63.50	73	70.22	63.93	57
Real estate loans secured by 1–4 family	19.58	11.69	85	22.43	13.18	84	19.95	11.91	87	22.45	13.29	84	22.20	13.46	84
Revolving	3.23	1.51	83	4.06	2.02	82	3.44	1.66	82	4.28	2.07	84	4.71	2.27	85
Closed-end, secured by first liens	16.18	9.76	84	18.10	10.62	83	16.32	9.81	83	17.88	10.69	81	17.12	10.57	82
Closed-end, secured by junior liens	0.17	0.21	54	0.28	0.28	62	0.19	0.22	57	0.29	0.28	62	0.36	0.31	63
Commercial real estate loans	35.65	22.27	85	37.36	23.11	84	36.72	22.22	86	38.54	22.23	88	37.42	21.58	87
Construction and land development	7.82	3.32	91	8.10	3.46	90	7.67	3.40	88	8.65	3.44	90	8.22	3.51	90
Multifamily.....	2.44	3.21	50	2.71	3.23	52	2.71	3.12	54	2.51	3.01	50	1.91	2.72	44
Nonfarm nonresidential	25.40	14.77	87	26.55	15.32	87	26.34	14.72	87	27.39	14.69	88	27.29	14.44	89
Real estate loans secured by farmland.....	0.41	0.33	70	0.58	0.35	76	0.46	0.33	71	0.61	0.36	76	0.74	0.41	77

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	77.68	57.91	87	82.13	57.83	89	75.14	57.15	82	82.49	57.46	92	82.23	56.49	92
Real estate loans secured by 1–4 family.....	27.34	19.43	75	30.52	20.44	82	26.24	19.43	71	30.06	20.75	82	30.24	21.10	84
Revolving	4.51	2.45	79	5.52	3.09	79	4.52	2.64	77	5.73	3.15	80	6.42	3.50	82
Closed-end.....	22.83	16.76	75	25	17.13	79	21.72	16.59	71	24.33	17.39	75	23.82	17.39	75
Commercial real estate loans	49.77	35.36	79	50.82	34.31	81	48.30	34.63	75	51.61	33.52	84	50.98	32.14	84
Construction and land development.....	10.91	5.29	87	11.01	5.12	88	10.09	5.26	83	11.58	5.09	89	11.19	5.20	85
1–4 family.....	2.28	1.05	82	2.83	0.98	85	2.17	0.93	79	2.89	0.94	87	2.84	1.02	86
Other.....	8.63	4.21	89	8.18	4	87	7.92	4.19	86	8.69	4.02	90	8.35	4.05	86
Multifamily.....	3.40	5.08	41	3.69	4.90	45	3.57	4.96	43	3.36	4.69	44	2.61	4.10	40
Nonfarm nonresidential	35.46	23.47	81	36.12	22.69	82	34.64	22.93	81	36.68	22.15	84	37.18	21.40	90
Owner-occupied.....	14.13	7.93	85	15.49	7.70	87	14	7.68	85	15.55	7.72	87	15.85	8.03	88
Other.....	21.33	15.25	73	20.63	14.76	70	20.64	14.95	70	21.13	14.34	74	21.33	13.38	80
Real estate loans secured by farmland.....	0.57	0.56	67	0.78	0.53	74	0.60	0.54	69	0.81	0.55	74	1	0.63	75
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	19.66	23.16	41	13.56	20.31	29	22	22.17	54	13.33	19.53	30	13.37	20.32	28
Loans to individuals	1.54	6.02	41	3.10	6.48	49	1.85	6.13	44	3.02	7.13	48	3.47	7.36	48
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.08	0.33	49	0.10	0.31	58	0.08	0.32	55	0.12	0.37	58	0.13	0.46	59
Other loans and leases.....	1.04	8.05	14	1.11	9.38	12	0.94	9.09	12	1.04	9.85	10	0.80	9.66	9
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	591.92	382.51	90	636.86	401.07	91	598.64	381.27	90	627.92	391.26	89	630.93	379.80	94
Real estate loans secured by 1–4 family.....	208.30	124.29	84	236.66	138.65	84	209.04	125.03	85	228.85	138.18	81	232.05	137.84	83
Revolving	34.36	16.14	84	42.78	21.22	82	36.02	17.42	84	43.62	21.26	83	49.25	23.33	84
Closed-end.....	173.94	106.79	82	193.88	115.78	83	173.02	106.14	84	185.23	115.20	79	182.80	112.79	81
Commercial real estate loans	379.26	237.40	85	394.13	240.54	85	384.79	234.65	85	392.87	229.44	84	391.18	219.72	86
Construction and land development.....	83.16	35.26	91	85.40	35.93	91	80.40	35.62	88	88.12	34.95	91	85.89	35.36	91
1–4 family.....	17.39	6.84	85	21.93	6.92	86	17.31	6.34	85	21.99	6.61	88	21.78	7.04	88
Other.....	65.77	28.01	94	63.47	27.85	91	63.09	28.16	91	66.14	27.32	91	64.10	27.26	94
Multifamily.....	25.94	34.02	49	28.63	33.54	52	28.42	32.74	51	25.55	31.04	47	20.01	27.85	44
Nonfarm nonresidential	270.16	157.71	88	280.09	159.79	86	275.96	155.06	89	279.20	152.10	87	285.29	147.22	88
Owner-occupied.....	107.64	52.99	87	120.14	54.16	90	111.54	52.37	89	118.33	53.07	91	121.62	54.89	90
Other.....	162.53	102.29	82	159.95	103.49	72	164.42	100.54	81	160.87	97.41	75	163.66	91.80	82
Real estate loans secured by farmland.....	4.36	3.50	69	6.07	3.48	78	4.81	3.44	71	6.20	3.60	77	7.70	4.02	77
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	149.78	145.22	55	105.13	132.09	44	175.28	139.91	68	101.46	122.02	43	102.58	128.82	42
Loans to individuals	11.77	35.91	44	24.07	40.80	52	14.71	37.47	50	23	43.51	50	26.62	42.67	54
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.58	1.94	53	0.77	1.90	60	0.66	1.88	60	0.90	2.18	62	1.03	2.72	63
Other loans and leases.....	7.92	47.52	15	8.64	54.71	13	7.45	49.54	12	7.92	52.44	11	6.12	51.79	9
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.65	27.81	67	35.33	27.16	67	34.30	27.32	66	36.07	26.45	72	35.13	24.79	74
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	271.62	185.94	81	273.99	188.67	75	273.24	183.76	81	274.54	178.57	79	269.56	167.93	78
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	379.26	243.39	85	394.13	248.20	85	384.79	240.85	85	392.87	236.10	84	391.18	225.98	86

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	6.92	11.92	29	3.20	7.73	32	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43
Liquid assets	15.62	27.16	19	12.30	22.73	17	10.95	26.22	9	10.89	22.44	17	12.35	22.72	18
Investment securities	9.83	18.78	14	9.78	16.91	15	9	17.85	15	9.63	16.99	16	9.67	17.27	13
Net loans and leases	70.52	60.99	80	72.64	64.23	73	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75
Net loans, leases and standby letters of credit	71.11	61.79	79	73.29	65.22	75	75.46	62.48	86	75	64.84	78	73.83	65.07	74
Core deposits	79.16	73.69	62	71.06	64.18	60	78.04	70.67	66	72.01	63.09	65	73.25	62.13	70
Noncore funding	3.42	11.95	12	10.72	19.78	22	3.89	14.13	11	8.99	19.36	23	8.11	21.34	11
Time deposits of \$250K or more	2.37	1.96	64	3.85	2.95	70	2.73	2.11	68	4.17	2.94	72	3.98	2.89	74
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.08	1.22	29	0.17	1.77	25	0.14	1.47	28	0.07	1.94	21	0.06	1.97	17
Secured federal funds purchased	0	0	48	0	0	49	0.07	0	96	0	0	49	0	0	49
Net federal funds purchased (sold)	0.08	0.60	44	0.17	0.97	36	0.14	0.54	45	0.07	0.48	38	0.06	0.54	33
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1.11	24	5.61	3.69	75	0	1.24	17	3.58	3.01	61	2.95	3.67	47
Earning assets that reprice within 1 year	48.70	38.67	78	40.45	39.59	49	45.91	39.38	66	38.69	39.29	45	40.60	40.29	47
Interest-bearing liabilities that reprice within 1 year	7.68	7.73	65	10.28	10.23	63	8.25	8.20	65	10.50	10.19	66	10.73	10.01	64
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	41.02	29.49	74	30.16	27.26	57	37.66	29.11	68	28.19	26.63	53	29.88	27.38	49
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.36	-0.51	41	9.15	14.37	33	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18
Net short-term noncore funding dependence	-6.33	-6.88	49	6.35	4.94	53	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33
Short-term investment / Short-term noncore funding	376.93	246.74	79	38.05	77.70	41	150.31	184.19	53	30.82	77.77	40	54.95	66.46	56
Liquid assets - short-term noncore funding / Nonliquid assets	16.34	30.67	29	4.42	16.50	30	9.85	28.18	23	5.08	16.97	30	7.06	16.04	38
Net loans and leases / Total deposits	86.50	76.22	76	96.98	88.34	74	92.67	79.43	83	97.48	90.31	73	93.26	90.08	55
Net loans and leases / Core deposits	89.09	83.77	66	102.23	101.46	57	95.91	88.34	72	103.17	103.93	57	99.69	105	45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62			1.57			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.48	1.31	57	2.91	3.85	39	3.17	4.31	43	1.09	1.36	48	-1.16	-1.98	71
Structured notes appreciation (depreciation) / Tier 1 capital	0		-0.09	-0.04	27		0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	100	85.49	95	100	85.17	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities	0.20	5.10	38	0.56	5.04	45	0.53	4.72	48	0.04	6.15	29	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.39	4.35	29	0.71	3.36	40	0.55	4.01	34	0.85	3.49	44	1.03	4.02	45
Municipal securities	21.41	9.71	78	19.24	8.69	78	22.72	9.83	78	17.29	7.75	80	16.25	9.16	74
Mortgage-backed securities	76.15	66.67	63	77.63	68.40	59	73.43	66.64	58	79.98	67.43	65	81.16	65.45	72
Asset-backed securities	0	1.97	25	0.63	1.67	65	0.67	1.91	63	0.77	1.66	66	0.85	2.05	66
Other debt securities	1.86	3.05	55	1.22	2.67	52	2.11	3.01	57	1.06	2.94	52	0.70	2.79	51
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	1.68	9.29	17	3.11	10.98	23	2.32	10.55	18	3	11.86	21	5.38	11.91	36
Debt securities 1 to 5 years	7.21	16.09	35	8.55	17.72	39	9.64	17.03	41	8.48	17.94	40	8.48	19.18	37
Debt securities over 5 years	91.11	72.48	82	88.34	67.50	78	88.04	69.86	74	88.52	66.02	77	86.15	64.73	78
Pledged securities	41.22	33.48	63	39.63	36.65	53	45.75	35.67	64	34.45	30.57	57	50.98	33.30	73
Structured notes, fair value	0	0.05	42	0.42	0.04	92	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	142.62	156.41	56	6.84	53.90	30	85.85	183.32	37	-40.03	26.69	5	243.43	6.77	99
Investment securities	13.02	31.91	32	8.27	9.51	55	4.09	23.62	23	3.18	11.75	38	86.27	9.42	95
Core deposits	25.20	29.18	41	2.79	12	14	20.74	26.88	32	1.85	11.23	16	28.60	7.29	92
Noncore funding	-64.13	-25.09	5	97.70	16.35	95	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,749,988	2,235,042	2,068,749
Commit: Secured commercial real estate loans	1,163,062	951,643	1,070,498	875,926	603,753
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	92,525	90,266	90,597	94,824	104,664
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	29,468	2,870	29,558	2,960	3,459
Credit derivatives - notional amount (holding company as beneficiary)	0	0	15,000	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	29,468	2,870	44,558	2,960	3,459
Derivative Contracts					
Interest rate futures and forward contracts	907,000	909,000	716,000	414,000	281,343
Written options contracts (interest rate)	747,175	1,138,132	691,666	325,002	245,689
Purchased options contracts (interest rate)	38,942	39,680	39,131	39,842	0
Interest rate swaps	689,811	486,659	666,770	382,235	397,873
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					18.42	22.01	45	16.68	23.52	30	15.99	24.05	28		
Standby letters of credit	0.59	0.67	59	0.65	0.78	55	0.61	0.71	59	0.71	0.84	55	0.81	0.92	57
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.19	0.28	64	0.02	0.41	55	0.20	0.35	65	0.02	0.42	57	0.03	0.52	58
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0.10	0.30	66	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.19	0.16	79	0.02	0.38	72	0.30	0.30	80	0.02	0.45	72	0.03	0.69	73
Derivative contracts	15.25	42.67	44	18.51	54.47	42	14.16	48.62	36	8.66	68.47	25	7.15	65.81	29
Interest rate contracts	15.25	30.32	48	18.51	40.32	45	14.16	34.36	39	8.66	47.31	26	7.15	43.84	31
Interest rate futures and forward contracts	5.81	4.59	83	6.54	11.14	80	4.80	6.21	79	3.09	10.67	76	2.18	11.40	73
Written options contracts (interest rate)	4.78	2	86	8.19	2.54	91	4.63	2.18	86	2.43	2.47	77	1.90	2.16	73
Purchased options contracts (interest rate)	0.25	1.45	59	0.29	1.56	57	0.26	1.46	58	0.30	2.65	57	0	2.32	23
Interest rate swaps	4.42	20.33	25	3.50	23.70	17	4.47	20.83	23	2.85	28.86	16	3.08	26.74	18
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					25.11	42.82	32	23.46	45.53	24	24.49	44.93	25		

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,382,928	2,573,471	2,113,567	1,161,079	924,905
Interest rate contracts	2,382,928	2,573,471	2,113,567	1,161,079	924,905
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	907,000	909,000	716,000	414,000	281,343
Written options	747,175	1,138,132	691,666	325,002	245,689
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	747,175	1,138,132	691,666	325,002	245,689
Purchased options	38,942	39,680	39,131	39,842	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	38,942	39,680	39,131	39,842	0
Swaps	689,811	486,659	666,770	382,235	397,873
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,382,928	2,573,471	2,113,567	1,161,079	924,905
Interest rate contracts	2,382,928	2,573,471	2,113,567	1,161,079	924,905
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,694,690	1,441,079	1,511,017	841,997	682,675
One year or less	1,038,623	915,908	802,310	424,128	296,837
Over 1 year to 5 years	284,980	346,811	337,102	346,613	283,955
Over 5 years	371,087	178,360	371,605	71,256	101,883
Gross negative fair value (absolute value)	18,985	37,256	21,107	10,000	8,388
Gross positive fair value.....	49,227	38,117	33,574	8,498	6,519
Held for trading.....	0	0	0	0	0
Non-traded.....	49,227	38,117	33,574	8,498	6,519
Current credit exposure on risk-based capital derivative contracts	28,131	6,732	9,728	1,848	2,046
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	38.06	12.82	84	35.32	13.53	82	33.88	14.05	78	35.66	13.49	82	30.42	12.78	82
Written options	31.36	8.11	91	44.23	7.86	95	32.73	8.18	90	27.99	5.91	93	26.56	6.60	90
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	31.36	7.80	91	44.23	7.35	95	32.73	7.73	90	27.99	5.10	93	26.56	5.49	92
Purchased options	1.63	3.58	58	1.54	3.47	57	1.85	3.42	57	3.43	4.42	62	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	1.63	3.15	61	1.54	2.77	61	1.85	2.86	60	3.43	3.35	64	0	3.20	20
Swaps	28.95	69.64	14	18.91	69.06	13	31.55	68.76	16	32.92	69.75	14	43.02	70.34	16
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	71.12	90.92	15	56	91.11	8	71.49	91.48	16	72.52	93.86	13	73.81	94.47	13
One year or less	43.59	26.80	74	35.59	31.34	62	37.96	32.05	67	36.53	32.17	62	32.09	32.51	63
Over 1 year to 5 years	11.96	28.69	25	13.48	27.94	31	15.95	27.06	33	29.85	30.45	52	30.70	31.16	49
Over 5 years	15.57	30.03	34	6.93	31.18	22	17.58	29.56	39	6.14	28.09	20	11.02	28.71	31
Gross negative fair value (absolute value)	0.80	1.21	37	1.45	1.98	48	1	1.55	44	0.86	0.83	54	0.91	0.72	66
Gross positive fair value	2.07	1.70	66	1.48	2.69	31	1.59	2.23	35	0.73	1.19	30	0.70	0.85	41
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	39	0.03	0.11	39	0.02	0.07	37	0.01	0.06	36	0.01	0.06	39
Gross positive fair value (X)	0.04	0.07	47	0.03	0.13	26	0.03	0.09	31	0.01	0.07	26	0.01	0.06	29
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.04	0.01	81	0.03	0.02	73	0.03	0.02	76	0.01	0.01	66	0.01	0.01	70
Current credit exposure (X)	0.02	0.05	40	0.01	0.09	24	0.01	0.06	26	0	0.05	17	0	0.04	22
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.25	0.61	37	0.06	1.16	22	0.09	0.85	26	0.02	0.73	16	0.02	0.53	21

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		176,144		52,162		52,162		49,026		46,211		
Gross losses		5,370		5,349		16,105		13,478		6,428		
Write-downs, transfers to loans held-for-sale		0		0		0		0		0		
Recoveries		2,332		4,538		12,252		9,564		2,433		
Net losses		3,038		811		3,853		3,914		3,995		
Provision for loan and lease losses		0		26,350		85,350		7,050		6,810		
Adjustments		0		42,484		42,485		0		0		
Ending balance		173,106		120,185		176,144		52,162		49,026		
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0		
Analysis Ratios												
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	0	-0.11	64	0.78	0.87	50	0.59	0.51	62	0.05	0.15	24
	0	-0.20	64	1.05	1.41	44	0.78	0.82	51	0.07	0.24	24
	0	-168.35	57	3,249.08	730.69	93	2,215.16	487.86	94	180.12	130.58	81
Allowance for loan and lease losses / Total loans and leases not held for sale	1.62	1.49	67	1.23	1.32	46	1.61	1.58	61	0.54	0.83	23
Allowance for loan and lease losses / Total loans and leases	1.55	1.47	65	1.18	1.30	43	1.55	1.55	55	0.52	0.81	23
Allowance for loan and lease losses / Net loans and leases losses (X)	14.25	18.09	63	37.05	10.10	88	45.72	11.58	91	13.33	8.03	80
Allowance for loan and lease losses / Nonaccrual assets	322.11	291.29	68	296.94	310.68	67	342.56	299.17	67	182.72	218.72	60
ALLL / 90+ days past due + nonaccrual loans and leases	308.54	246.27	70	240.19	221.69	63	317.55	244.34	71	143.61	151.73	58
Gross loan and lease losses / Average loans and leases	0.19	0.24	52	0.21	0.34	45	0.15	0.34	32	0.14	0.28	34
Recoveries / Average loans and leases	0.08	0.08	65	0.18	0.07	90	0.11	0.07	75	0.10	0.08	69
Net losses / Average loans and leases	0.11	0.16	47	0.03	0.27	16	0.04	0.27	11	0.04	0.21	19
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40
Recoveries / Prior year-end losses	14.48	7.39	87	33.67	8.09	95	90.90	33.98	93	148.79	36.22	92
Earnings coverage of net loan and lease losses (X)	24.61	25.70	66	35.92	17.23	81	49.01	22.91	86	56.91	24.40	88
Net Loan and Lease Losses By Type												
Real estate loans	-0.01	0.03	27	0.02	0.01	65	0.01	0.04	39	0.02	0.01	66
Real estate loans secured by 1–4 family	-0.02	-0.01	34	0.02	0.01	64	0.03	0.01	74	0.04	0.01	77
Revolving	-0.07	-0.03	23	-0.01	0	35	-0.02	0.01	34	0.02	0.02	61
Closed-end	-0.01	-0.01	44	0.03	0.01	79	0.04	0	82	0.04	0	87
Commercial real estate loans	-0.01	0.05	21	0.02	0.01	75	0.01	0.07	30	0.01	0.01	64
Construction and land development	0.01	0	81	0	-0.01	40	0.02	0	76	-0.03	-0.01	26
1–4 family	0.01	0	94	0	0	23	0.06	0	95	0	0	22
Other	0	0	79	0	-0.01	36	-0.04	0	12	-0.02	-0.01	24
Multifamily	0	0	17	0	0	18	0	0	27	0	0	28
Nonfarm nonresidential	-0.01	0.07	13	0.04	0.02	76	0	0.11	21	0.02	0.02	66
Owner-occupied	-0.02	0.01	7	0.16	0.01	95	0.03	0.02	76	0.01	0.01	78
Other	0	0.06	56	-0.12	0.01	2	-0.03	0.08	1	0.01	0.01	66
Real estate loans secured by farmland	0	0	57	0	0.01	51	0.02	0.02	76	0	0.01	48
Commercial and industrial loans	0.58	0.20	84	0.06	0.48	25	0.09	0.47	20	0.09	0.37	19
Loans to individuals	0.16	1.06	9	0.17	1.43	5	0.10	1.13	7	0.24	1.17	14
Credit card loans		2.41			3.52			2.92			3.11	
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0		0		0
Other loans and leases	-0.04	0.09	9	-0.02	0.15	9	0.15	0.15	65	0.26	0.15	76

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		21,801		45,524		26,286		37,668		36,597					
90+ days past due loans and leases		2,364		9,563		4,050		7,775		9,917					
Nonaccrual loans and leases		53,741		40,474		51,420		28,547		16,054					
Total past due and nonaccrual loans and leases		77,906		95,561		81,756		73,990		62,568					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		298		250		270		453					
Restructured nonaccrual		25,106		6,395		18,576		4,726		4,997					
Total restructured loans and leases		25,106		6,693		18,826		4,996		5,450					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		20,370		11,039		20,448		11,954		12,820					
Other real estate owned		5,971		8,671		5,972		8,010		11,040					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.19	0.33	38	0.45	0.52	46	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48
90+ days past due loans and leases	0.02	0.11	44	0.09	0.12	66	0.04	0.12	48	0.08	0.15	54	0.10	0.17	57
Nonaccrual loans and leases	0.48	0.65	41	0.40	0.57	31	0.45	0.66	37	0.29	0.51	26	0.17	0.54	11
90+ days past due and nonaccrual loans and leases	0.50	0.82	35	0.49	0.75	32	0.49	0.85	32	0.36	0.71	23	0.27	0.75	11
30–89 days past due restructured	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	72	0	0.01	72	0	0.01	73	0	0.01	72
Nonaccrual restructured	0.22	0.13	78	0.06	0.14	36	0.16	0.13	66	0.05	0.14	31	0.05	0.16	24
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.19	0.33	38	0.45	0.52	46	0.23	0.40	34	0.38	0.43	52	0.39	0.44	48
90+ days past due assets	0.02	0.11	44	0.09	0.12	66	0.04	0.12	48	0.08	0.15	53	0.10	0.18	57
Nonaccrual assets	0.48	0.66	41	0.40	0.58	30	0.45	0.67	37	0.29	0.53	26	0.17	0.57	10
30+ days past due and nonaccrual assets	0.70	1.18	30	0.94	1.32	33	0.72	1.29	30	0.74	1.19	33	0.66	1.26	16
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.36	0.50	41	0.36	0.48	39	0.37	0.52	37	0.27	0.44	28	0.20	0.48	15
90+ days past due and nonaccrual assets + other real estate owned	0.40	0.53	41	0.42	0.51	48	0.41	0.55	39	0.33	0.48	37	0.29	0.52	23
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.58	47	0.44	0.57	36	0.52	0.60	44	0.36	0.53	31	0.31	0.60	23
Allowance for loan and lease losses	46.26	69.27	35	50.32	74.58	32	44.33	66.66	33	93.52	115.41	44	82.34	118.28	37
Equity capital + allowance for loan and lease losses	3.41	5.03	30	2.76	4.68	25	3.38	4.97	31	2.24	4.28	26	1.93	4.79	15
Tier 1 capital + allowance for loan and lease losses	5.25	5.96	48	4.45	5.89	37	5.27	6.05	47	3.71	5.65	31	3.26	6.16	26
Loans and leases + other real estate owned	0.72	0.97	38	0.59	0.91	25	0.69	0.97	32	0.49	0.85	23	0.42	0.96	16

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due.....	0.21	0.31	41	0.43	0.48	51	0.25	0.39	39	0.37	0.38	60	0.37	0.42
	90+ days past due	0.02	0.13	47	0.07	0.12	70	0.04	0.16	57	0.07	0.16	59	0.12	0.22
	Nonaccrual.....	0.43	0.76	31	0.35	0.54	32	0.41	0.76	27	0.26	0.46	30	0.17	0.57
Commercial and industrial	30–89 days past due.....	0.04	0.22	18	0.41	0.36	66	0.08	0.23	21	0.19	0.31	41	0.41	0.30
	90+ days past due	0.03	0.02	75	0.22	0.03	92	0.01	0.03	57	0.11	0.05	79	0.03	0.05
	Nonaccrual.....	0.70	0.69	61	0.76	0.90	50	0.65	0.75	48	0.52	0.83	37	0.17	0.76
Individuals	30–89 days past due.....	1.41	0.53	90	1.32	0.84	78	1.39	0.83	82	1.56	0.83	84	0.52	0.84
	90+ days past due	0.08	0.11	61	0.06	0.15	55	0.11	0.14	60	0.12	0.17	61	0.11	0.16
	Nonaccrual.....	0.30	0.22	70	0.13	0.19	52	0.21	0.28	55	0.09	0.17	47	0.13	0.23
Depository institution loans	30–89 days past due.....		0.01			0.01			0			0			0
	90+ days past due		0			0			0			0			0
	Nonaccrual.....		0			0			0			0			0
Agricultural	30–89 days past due.....	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17
	90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0
	Nonaccrual.....	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75
Foreign governments	30–89 days past due.....		0.03			10.34			0			0.07			0.01
	90+ days past due		0			0			0			0			0
	Nonaccrual.....		0.04			0.05			0.09			0.03			0.06
Other loans and leases	30–89 days past due.....	0	0.13	16	0.01	0.26	30	0.05	0.18	49	0	0.20	14	0.80	0.17
	90+ days past due	0	0.01	34	0.04	0.01	84	0	0.01	33	0	0.01	30	0.12	0.01
	Nonaccrual.....	0	0.15	19	0.20	0.13	73	0.05	0.15	53	0.22	0.13	76	0	0.14

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.41	0.47	54	0.91	0.73	73	0.56	0.65	56	0.78	0.67	68	0.67	0.71	57
	90+ days past due	0.04	0.28	54	0.10	0.24	68	0.08	0.33	60	0.16	0.31	70	0.20	0.46	65
	Nonaccrual	0.61	0.88	38	0.55	0.79	40	0.59	0.89	38	0.46	0.73	38	0.25	0.86	18
Revolving	30–89 days past due	0.28	0.31	49	0.22	0.50	21	0.28	0.48	36	0.39	0.45	44	0.50	0.50	50
	90+ days past due	0.03	0.03	74	0.14	0.03	87	0.08	0.03	81	0.12	0.05	80	0.15	0.05	82
	Nonaccrual	0.45	1.31	31	0.36	1.07	24	0.36	1.13	27	0.29	1	23	0.19	1.17	16
Closed-end	30–89 days past due	0.43	0.48	54	1.06	0.76	75	0.61	0.65	58	0.87	0.70	70	0.72	0.75	59
	90+ days past due	0.04	0.31	54	0.09	0.27	69	0.08	0.38	61	0.17	0.35	68	0.21	0.53	66
Junior lien	30–89 days past due	0.65	0.85	45	0.60	0.77	45	0.64	0.87	48	0.50	0.70	43	0.27	0.84	21
	Nonaccrual	0.01	0.01	58	0.03	0.02	61	0.02	0.02	64	0.03	0.02	70	0.03	0.03	65
	90+ days past due	0	0	35	0.01	0	83	0	0	68	0.01	0	85	0.03	0	91
	Nonaccrual	0.03	0.05	48	0.06	0.05	62	0.04	0.04	54	0.06	0.04	71	0.04	0.06	52
Commercial real estate	30–89 days past due	0.11	0.22	41	0.14	0.28	34	0.09	0.26	36	0.14	0.18	49	0.20	0.17	62
	90+ days past due	0.01	0.02	68	0.06	0.01	85	0.02	0.02	72	0.02	0.03	67	0.07	0.03	81
	Nonaccrual	0.34	0.62	33	0.23	0.32	49	0.31	0.62	29	0.14	0.23	39	0.13	0.28	30
Construction and development	30–89 days past due	0.03	0.22	34	0.19	0.32	50	0.04	0.28	35	0.15	0.28	53	0.33	0.21	72
	90+ days past due	0	0.01	35	0.04	0.01	82	0.01	0.01	79	0.04	0.02	81	0.16	0.02	91
	Nonaccrual	0.05	0.50	34	0.32	0.24	72	0.11	0.41	49	0.09	0.20	50	0.03	0.19	37
1–4 family	30–89 days past due	0	0.03	30	0.08	0.06	73	0	0.03	28	0.10	0.06	76	0.14	0.06	77
	90+ days past due	0	0	44	0.03	0	89	0	0	42	0	0	41	0.01	0	90
	Nonaccrual	0	0.02	29	0.24	0.03	90	0.04	0.03	77	0	0.02	30	0	0.02	28
Other	30–89 days past due	0.03	0.16	42	0.11	0.24	51	0.04	0.22	44	0.05	0.20	51	0.19	0.13	73
	90+ days past due	0	0	38	0.01	0.01	81	0.01	0	87	0.04	0.01	86	0.15	0.02	92
	Nonaccrual	0.05	0.43	43	0.08	0.18	51	0.07	0.35	48	0.09	0.17	57	0.03	0.15	44
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.14	0.20	48	0.14	0.27	32	0.11	0.23	48	0.15	0.14	56	0.17	0.17	56
	90+ days past due	0.02	0.02	72	0.07	0.02	87	0.02	0.02	75	0.02	0.03	64	0.05	0.03	80
	Nonaccrual	0.46	0.78	40	0.23	0.37	38	0.39	0.80	35	0.17	0.28	37	0.17	0.30	35
Owner Occupied	30–89 days past due	0.05	0.06	57	0.11	0.11	52	0.08	0.07	64	0.12	0.07	74	0.16	0.09	72
	90+ days past due	0.02	0	86	0.06	0.01	93	0.02	0	86	0	0.01	63	0.02	0.01	78
	Nonaccrual	0.11	0.32	21	0.19	0.20	55	0.14	0.27	30	0.12	0.16	49	0.09	0.17	35
Other	30–89 days past due	0.09	0.12	54	0.02	0.14	29	0.03	0.14	42	0.03	0.07	40	0.01	0.07	34
	90+ days past due	0	0.01	34	0.01	0.01	78	0	0.01	74	0.02	0.01	79	0.03	0.01	83
	Nonaccrual	0.35	0.40	56	0.04	0.16	32	0.26	0.44	45	0.05	0.10	46	0.08	0.13	52
Farmland	30–89 days past due	0.07	0.13	65	0.03	0.32	44	0	0.11	30	0.01	0.23	51	0.12	0.25	57
	90+ days past due	0	0.01	45	0.30	0.01	93	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.21	1.14	47	0	1.10	19	0.26	1.13	47	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,492,445	1,484,302	1,491,892	1,507,571	1,561,149										
Retained earnings	718,940	614,036	673,785	617,355	500,660										
Accumulated other comprehensive income (AOCI)	20,139	14,501	25,068	764	-17,896										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,231,524	2,112,839	2,190,745	2,125,690	2,043,913										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	965,417	964,894	966,284	968,098	976,059										
Accumulated other comprehensive income-related adjustments	20,137	14,501	25,067	764	-17,897										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,245,970	1,133,444	1,199,394	1,156,828	1,085,751										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,245,970	1,133,444	1,199,394	1,156,828	1,085,751										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	107,348	106,769	107,203	106,624	106,045										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	107,348	106,769	107,203	106,624	106,045										
Less: Additional tier 1 capital deductions	0	399	0	864	3,384										
Additional tier 1 capital	107,348	106,370	107,203	105,760	102,661										
Tier 1 Capital	1,353,318	1,239,814	1,306,597	1,262,588	1,188,412										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	212,191	113,658	212,106	113,617	143,452										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	136,159	78,809	134,991	56,744	54,643										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	348,350	192,467	347,097	170,361	198,095										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	348,350	192,467	347,097	170,361	198,095										
Exited advanced approach tier 2 capital															
Total capital	1,701,668	1,432,281	1,653,694	1,432,949	1,386,507										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,226,833	13,493,236	14,917,865	13,142,319	12,738,231										
Less: Deductions from common equity tier 1 capital	965,417	965,293	966,284	968,962	979,443										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	14,261,416	12,527,943	13,951,581	12,173,357	11,758,788										
Total risk-weighted assets	11,274,211	10,663,003	10,970,549	10,401,633	9,822,578										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.05	12.54	29	10.63	11.59	32	10.93	12.35	31	11.12	12.11	33	11.05	12.09	38
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12	13.31	28	11.63	12.25	39	11.91	13.08	33	12.14	12.78	42	12.10	12.85	41
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.09	15.37	52	13.43	14.01	43	15.07	15.23	53	13.78	14.36	50	14.12	14.45	56
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.49	9.15	63	9.90	9.43	68	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			3,243			2,884			9,924			9,747				9,422	12.45	8.28
Other insurance activities income			3,243			2,884			9,924			9,747				9,422	12.45	8.28
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			233,508			227,271			230,609			225,942				220,609	2.74	64.17

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	1.68	0.38	85	1.98	0.40	87	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.30	11	65	16.71	11.59	70	15.55	11.03	65	17.19	11.51	73	17.83	10.22	78			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56			7.32			2.04			12.40			3.24	
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,810,958	1,340,978	1,767,498	1,254,957	1,018,496	35.05	3994.32
1–4 family residential loans		1,810,958	1,340,978	1,767,498	1,254,957	1,018,496	35.05	3994.32
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		11.59	9.65	11.84	9.36	7.87		
1–4 family residential loans		11.59	9.65	11.84	9.36	7.87		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		33.58	33.70	32.26	32.76	31.20		
1–4 family residential loans		3.88	4.88	3.91	5.09	5.80		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		1.28	2.65	1.54	2.59	3.01		
Auto loans and other consumer loans.....		16.92	11.98	19.04	11.84	12.07		
Commercial and industrial loans		44.35	46.78	43.25	47.71	47.92		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0	0	0
Home equity lines							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans							
All other loans and leases							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0	0	0
Home equity lines							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	0	0
Dollar Amount in Thousands		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
							1-Year 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	26,520	26,516	37,250	3,422	20,654	0.02	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	26,520	26,516	37,250	3,422	20,654	0.02	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	89,235	20,333	86,864	11,901	11,134	338.87	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	
Total 90+ days past due securitized assets	89,235	20,333	86,864	11,901	11,134	338.87	
Total past due securitized assets.....	115,755	46,849	124,114	15,323	31,788	147.08	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.46	1.98	2.11	0.27	2.03
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.46	1.98	2.11	0.27	2.03
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.93	1.52	4.91	0.95	1.09
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	4.93	1.52	4.91	0.95	1.09
Total past due securitized assets percent of securitized assets	6.39	3.49	7.02	1.22	3.12
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.86	1.38	1.24	0.66	1.13
Home equity lines	0.28	0.22	0.28	0.39	0.50
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days	0.37	0.62	0.48	0.36	0.54
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.06	0.58	2.10	0.43	0.48
Home equity lines	0.03	0.14	0.08	0.12	0.15
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days	0.70	0.26	0.69	0.17	0.20
Total Past Due Managed Assets	1.08	0.88	1.18	0.54	0.74
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.02	0.02	0.03	0.01
Home equity lines	-0.07	-0.01	-0.02	0.02	0.14
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets	0.09	0.03	0.03	0.03	0.04

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		19,123	37,403	81,452	132,572	53,389	-48.87	177.39
Dividends		19,121	37,402	81,443	132,563	53,381	-48.88	177.44
Interest		2	1	9	9	8	100.00	0.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		20	27	93	175	136	-25.93	-20.00
Dividends		20	27	93	175	136	-25.93	-20.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		19,143	37,430	81,545	132,747	53,525	-48.86	176.67
Securities gains (losses)		0	0	0	0	0		
Other operating income		14	21	74	138	121	-33.33	-46.15
Total operating income		19,157	37,451	81,619	132,885	53,646	-48.85	178.69
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		2,593	1,529	7,488	7,540	6,428	69.59	
Other expenses		2,011	1,716	7,691	8,510	7,440	17.19	21.73
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		4,604	3,245	15,179	16,050	13,868	41.88	178.69
Income (loss) before taxes		14,553	34,206	66,440	116,835	39,778	-57.45	178.69
Applicable income taxes (credit)		-1,181	-837	-3,889	-4,077	-3,523		
Extraordinary items								
Income before undistributed income of subsidiaries		15,734	35,043	70,329	120,912	43,301	-55.10	168.27
Equity in undistributed income of subsidiaries		42,174	-33,035	13,322	46,684	103,619		174.73
Bank subsidiaries		42,174	-33,035	13,322	46,684	103,619		174.73
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		57,908	2,008	83,651	167,596	146,920	2783.86	172.94
Memoranda								
Bank net income		61,295	4,367	94,765	179,247	157,000	1303.60	175.57
Nonbank net income		20	27	93	175	136	-25.93	-20.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,342,685	93.61	2,251,619	97.34	2,307,128	93.54	2,302,505	2,238,555	4.04	108.55
Common and preferred stock		2,342,654	93.60	2,250,821	97.30	2,306,937	93.53	2,302,499	2,236,932	4.08	109.19
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		31	0	798	0.03	191	0.01	6	1,623	-96.12	-99.09
Investment in nonbank subsidiaries		3,594	0.14	3,595	0.16	3,594	0.15	3,603	3,597	-0.03	12.52
Common and preferred stock		3,591	0.14	3,591	0.16	3,591	0.15	3,591	3,591	0.00	12.64
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		3	0	4	0	3	0	12	6	-25.00	-50.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	640		
Securities		3,133	0.13	7,801	0.34	7,174	0.29	1,653	1,662	-59.84	-65.52
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		131,768	5.27	21,613	0.93	128,320	5.20	25,627	40,844	509.67	1973.13
Cash and due from unrelated depository institution		845	0.03	10,850	0.47	844	0.03	3,840	3,737	-92.21	-58.78
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		20,685	0.83	17,761	0.77	19,331	0.78	19,258	14,977	16.46	137.59
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,502,710	100.00	2,313,239	100.00	2,466,391	100.00	2,356,486	2,304,012	8.19	117.12
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	10,000	0.43	0	0	0	0	-100.00	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		204,597	8.18	113,940	4.93	212,218	8.60	113,955	147,239	79.57	
Other liabilities		13,473	0.54	8,427	0.36	10,856	0.44	6,627	3,224	59.88	233.82
Balance due to subsidiaries and related institutions		110,939	4.43	110,360	4.77	110,585	4.48	110,215	109,636	0.52	16.20
Total liabilities		329,009	13.15	242,727	10.49	333,659	13.53	230,797	260,099	35.55	230.64
Equity Capital		2,173,701	86.85	2,070,512	89.51	2,132,732	86.47	2,125,689	2,043,913	4.98	106.39
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		296,483	11.85	296,483	12.82	296,483	12.02	296,483	296,483	0.00	43.60
Common surplus		1,294,911	51.74	1,291,439	55.83	1,296,963	52.59	1,294,276	1,288,911	0.27	121.44
Retained earnings		661,117	26.42	571,709	24.71	615,772	24.97	617,355	500,660	15.64	127.45
Accumulated other comprehensive income		20,139	0.80	14,501	0.63	25,068	1.02	764	-17,896	38.88	
Other equity capital components		-98,949	-3.95	-103,620	-4.48	-101,554	-4.12	-83,189	-24,245		
Total liabilities and equity capital		2,502,710	100.00	2,313,239	100.00	2,466,391	100.00	2,356,486	2,304,012	8.19	117.12
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		110,939	4.43	110,360	4.77	110,585	4.48	110,215	109,636	0.52	16.49
Notes payable to subsidiaries that issued TPS		107,348	4.29	106,769	4.62	106,994	4.34	106,624	106,045	0.54	16.63
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		862	0.03	519	0.02	805	0.03	519	862	66.09	259.17
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.66	12.54	40	0.38	3.93	17	3.96	7.29	18	7.95	9.68	24	8.64	10.40	28
Bank net income / Average equity investment in banks	10.55	12.55	37	0.77	4.73	18	4.16	7.45	16	7.83	10.51	18	8.39	11.19	21
Nonbank net income / Average equity investment in nonbanks	2.23	12.53	32	3.01	5.73	50	2.59	9.75	36	4.87	7.89	50	4.30	7.10	44
Subsidiary HCs net income / Average equity investment in sub HCs	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income	105.85	95.97	82	217.48	95.67	97	113.29	88.16	88	106.95	82.22	74	106.86	82.56	77
Nonbank net income / Parent net income	0.03	2.83	37	1.34	5.47	62	0.11	3.59	36	0.10	5.93	31	0.09	3.78	38
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	15.14	17.74	58	11.72	19.50	53	15.64	20.06	58	10.86	20.43	48	12.73	20.88	53
Total debt / Equity capital	9.41	11.90	54	5.99	13.54	47	9.95	14.41	53	5.36	14.31	43	7.20	14.69	52
Total debt + notes payable to subs that issued TPS / Equity capital	14.35	14.30	62	11.14	15.86	55	14.97	16.67	61	10.38	16.36	53	12.39	17.10	55
Total debt + Loans guaranteed for affiliate / Equity capital	9.41	12.02	53	5.99	13.93	46	9.95	14.68	52	5.36	14.56	42	7.20	15.14	51
Total debt / Equity capital – excess over fair value	9.41	12	54	5.99	13.68	47	9.95	14.52	53	5.36	14.51	43	7.20	14.81	52
Long-term debt / Equity capital	9.41	11.33	54	5.50	12.46	45	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52
Short-term debt / Equity capital	0	0.52	41	0.48	0.88	76	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.04	0.04	86	0.03	0.05	85	0.04	0.06	86	0.02	0.05	84	0.04	0.14	81
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	43.76	35.48	54	30.26	27.67	54	44.67	34.67	57	30.27	28.44	54	56.24	28.63	76
Double Leverage															
Equity investment in subs / Equity capital	107.94	102.85	78	108.88	103.91	78	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81
Total investment in subs / Equity capital	107.94	108.21	67	108.92	111.18	62	108.35	110.16	66	108.49	111.07	61	109.70	112.48	63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.74	0.22	81	22.90	1.22	98	2.13	0.47	91	1.08	0.36	81	1.34	0.35	87
Equity investment in subs – equity cap / Net income-div (X)	0.95	0.74	70		2.81		5.30	1.82	88	1.55	1.22	68	1.90	1.22	77
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	119.47	111.20	58	243.15	154.20	76	131.80	136.59	55	204.71	177.68	66	99.71	162.34	22
Cash from ops + noncash items + op expense / Op expense + dividend	97.73	98.58	45	250.57	176.81	75	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	121.09	85.35	67	119.78	90.08	66	253.53	134.08	87	84.66	116.34	16	35.44	103.19	10
Pretax operating income + interest expense / Interest expense	661.24	1,142.88	48	2,337.15	2,355.68	69	987.29	2,016.32	50	1,649.54	1,968.54	60	718.82	2,898.75	36
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	482.27	1,357.31	36	1,273.05	1,688.78	59	628.14	1,539.23	37	973.79	1,632.83	43	437.04	1,369.37	25
Dividends + interest from subsidiaries / Interest expense + dividends	126.30	117.86	57	265.76	186.57	74	141.52	150.43	54	227.15	210.80	65	106.96	188.90	20
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	67.18	33.13	84	3.87	20.55	33	103.91	35.64	88	322.92	57.11	91	170.44	33.93	93
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.22	3.97	68	1.74	2.60	52	6.07	3.85	71	1.82	2.64	51	2.41	2.61	52
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04		0	0.24	47
Nonaccrual		1.22			1.57			1.03			0.54		0	6.54	38
Total		1.27			1.72			1.13			0.58		0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	79.85	74.87	59	35.83	61.08	35	71.28	81.10	51	42.10	57.84	40	100.72	57.26	85
Dividends declared / Net income	21.70	23.13	43	625.25	81.32	98	59.93	42.29	75	30.37	33.08	47	29.69	27.33	50
Net income – dividends / Average equity.....	8.35	9.52	45	-2	0.55	25	1.59	4.14	20	5.54	6.46	38	6.08	7.33	35
Percent of Dividends Paid															
Dividends from bank subsidiaries	152.19	101.14	72	297.91	182.33	76	162.45	132.17	65	260.43	178.13	76	122.39	157.73	38
Dividends from nonbank subsidiaries	0.16	3.28	74	0.22	2.35	76	0.19	3.41	59	0.34	7.53	51	0.31	7.13	59
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	152.35	128.99	63	298.12	229.19	74	162.64	174.85	57	260.78	260.40	66	122.71	215.26	23
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	31.20	30.63	49	856.47	123.04	98	85.94	60.28	74	73.96	66.55	59	34	60.71	23
Interest income from bank subsidiaries.....	0	0.12	52	0.02	0.70	53	0.01	0.36	50	0.01	0.54	41	0.01	0.52	40
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	31.20	33.49	46	856.49	148.03	96	85.95	62.88	69	73.96	69.36	55	34.01	63.43	21
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	47.24	78	100	39.62	81	100	56.39	72	100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	100	69.48	74	100	76.32	68	100	79.84	64	100	150.41	51	100	99.33	59
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.81	58.57	81	99.87	62.43	78	99.78	69.76	84	99.76	67.32	87	99.51	65.18	80
Interest income from bank subsidiaries.....	0.01	0.72	50	0	2.52	42	0.01	0.63	44	0.01	0.80	38	0.01	0.92	42
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.82	71.70	75	99.87	76.26	66	99.80	82.20	76	99.76	78.80	80	99.52	74.20	70
Dividends from nonbank subsidiaries	0.10	5.32	71	0.07	2.51	73	0.11	1.95	57	0.13	2.65	51	0.25	2.57	60
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.10	10.59	55	0.07	9.13	52	0.11	4.70	44	0.13	7.29	36	0.25	7.64	45
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			1,103.60			447.79			83.37			87.87	
Loans and advances from subsidiaries / Total debt	54.22	29.59	75	89.04	30.31	83	52.11	27.08	76	96.72	28.33	84	74.46	26.53	83